Automobile Insurance Theft Losses by Make and Series

1979 MODELS

Research Report HLDI T79-1
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Highway Loss Data Institute
Watergate Six Hundred
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Summary

This Highway Loss Data Institute report describes variations in both the frequency and size of insurance theft losses involving 1979 model year private passenger cars during their first 18 months of availability.

Principal Findings

- There were very large variations in the theft loss experience of different cars. The car with the worst experience had theft losses that were 90 times greater than the car with the best experience.
- Among the individual vehicle series summarized, the two-door Lincoln Continental had the worst theft loss experience and the four-door Plymouth Volare the best.
- In each vehicle size class, sports or specialty models had by far the worst theft loss experience.
- Two-door models consistently had a higher frequency of theft losses and higher average claim sizes than corresponding four-door models.
- Among subcompacts, compacts, and intermediates, the frequency of theft losses for each body style subgroup *increased* with increasing car size.

Table Of Contents

Page

Summary v

List of Figures viii

List of Tables viii

Introduction 1

Results and Discussion 3

Appendices

A. Sources and Nature of Data 17
B. Method of Data Analysis 21
C. Definitions 29
D. Vehicle Series Designations – 1979 Models 33
E. Detailed Claim Frequency Results 41
F. Detailed Average Loss Payment Results 51

List of Publications 61

List Of Figures

Page

Figure 1. Theft Losses – Comprehensive Coverages – Relative Claim Frequencies – 1979 Models 4

Figure 2. Theft Losses – Comprehensive Coverages – Relative Average Loss Payments – 1979 Models 5

Figure 3. Theft Losses – Comprehensive Coverages – Relative Average Loss Payments per Insured Vehicle Year – 1979 Models 6

List Of Tables

Table 1. Relative Average Loss Payment per Insured Vehicle Year – Best and Worst Cars – 1979 Models – Theft Losses 8

Table 2. Loss Payment Summary by Make and Series – 1979 Models – Theft Results 9

Table D. 1979 Vehicle Series Designations by Make and Size Class 35

Table E. Claim Frequency Details by Make and Series by Operator Age Group and Deductible – 1979 Models – Theft Results 43

Table F. Average Loss Payment Details by Make and Series by Operator Age Group and Deductible – 1979 Models – Theft Results 53

Introduction

The Highway Loss Data Institute (HLDI) is a non-profit, public service organization that gathers, processes, and publishes insurance data concerning human and economic losses resulting from owning and operating motor vehicles, and in particular the way such losses vary among different kinds of vehicles.

This report describes the theft loss experience under comprehensive insurance coverages for 1979 model year private passenger cars during the period September 1978 through February 1980. This report is based on comprehensive insurance coverage and theft loss data supplied by eight insurers: Aetna Life and Casualty, Allstate, GEICO, Kemper, Prudential, State Farm, Travelers, and USAA.

Automobile theft is a major crime problem in the U.S. with an estimated one million cars stolen each year. This report presents detailed insurance-based statistics concerning differences in the frequency and average size of theft losses for individual vehicle series.

The results presented in this report include the complete spectrum of theft losses occurring under comprehensive coverages, ranging from the theft of items from the car to the theft of the car itself; thefts of certain electronic items, however, such as tape decks, citizens'-band radios, etc., are *not* generally covered by comprehensive insurance and these items are not included.

Descriptions of the sources and nature of the data are presented in Appendix A. The data analysis methods are discussed in Appendix B and definitions are given in Appendix C.

A complete list of the vehicle series designations by class, make, and series appears in Appendix D. This report is based on the theft loss experience of the 23 car makes shown in Appendix D; a number of other makes, e.g., Mercedes and Volvo, are not included because of difficulties in processing their current vehicle identification numbers. Detailed claim frequency and average loss payment per claim results are in Appendices E and F.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing crash damage, crash injuries, and theft losses, and also provide the public with information relating to the differences in the loss experience produced by different kinds of vehicles.

Results and Discussion

Figures 1 through 3 summarize the theft losses under comprehensive coverage for 1979 model year cars during the first 18 months following their introduction. These results are based on over 2 million insured vehicle years of exposure. The results shown in Figures 1 through 3 and all subsequent results were standardized to remove effects due to differences in the mix of operator age group and deductible amounts among different cars. Both the frequency and average size of comprehensive coverage theft losses vary with the deductible amount and the age group of the operators. Standardizing these two non-vehicle factors ensures that their mix is the same for each result. Therefore, to the extent that age distributions within each operator age group and amounts within each deductible group do not vary substantially for different cars, these effects cannot bias comparisons among the various results. It should be noted, however, that other non-vehicle factors could vary among different cars, and that any effects resulting from such factors have not necessarily been eliminated from the results presented in this report. The standardization procedure is described in detail in Appendix B. Detailed claim frequency and average loss payment per claim results, before standardization, by each combination of deductible amount and operator age group are given in Appendices E and F.

Figure 1 summarizes the frequency of theft losses by vehicle size class and body style subgroup in relative terms where 100 represents the claim frequency result for all 1979 models combined, which was 22.1 claims per 1,000 insured vehicle years.

It is apparent from Figure 1 that there were substantial differences in the frequency of theft losses both within and among vehicle size classes. In each of the three size classes with results for more than one body style subgroup, sports or specialty models had the highest theft frequency and station wagons had the lowest theft frequency. In every size class, regular two-door models had a higher claim frequency than regular four-door models.

Among the subcompact, compact, and intermediate size classes, the frequency of theft losses for each body style subgroup *increased* with increasing car size.

Figure 2 summarizes the average loss payments for thefts under comprehensive coverages in the same format as Figure 1, where 100 represents the overall average of $818. This figure shows that for station wagons, regular two-door models, and regular four-door models there were no pronounced patterns in the relative average theft loss payment results, either within or among the size classes. In every size class the sports or specialty models had the highest average loss payment results. The result for full-size specialty models was more than twice the overall average and the result for subcompact sports models was more than three times the overall average. All of the other body style subgroups had results that were below the overall average.

Figure 3 summarizes the average loss payments per insured vehicle year for theft losses under comprehensive coverages, where 100 represents the overall result of $18. It is apparent from this figure that the overall theft losses for sports and specialty models in all size classes were extraordinarily high. For both full-size specialty models and subcompact sports models, the average loss payments per insured vehicle year were between three and four times higher than the overall result. Furthermore, intermediate specialty models had an average loss payment per insured vehicle year that was about two and one-half times higher than the overall result. The only body style subgroup, besides the sports and specialty models, that had an average loss payment per insured vehicle year above the overall average was the intermediate-sized regular two-door models.

Figure 1
Theft losses — comprehensive coverages relative claim frequencies 1979 models

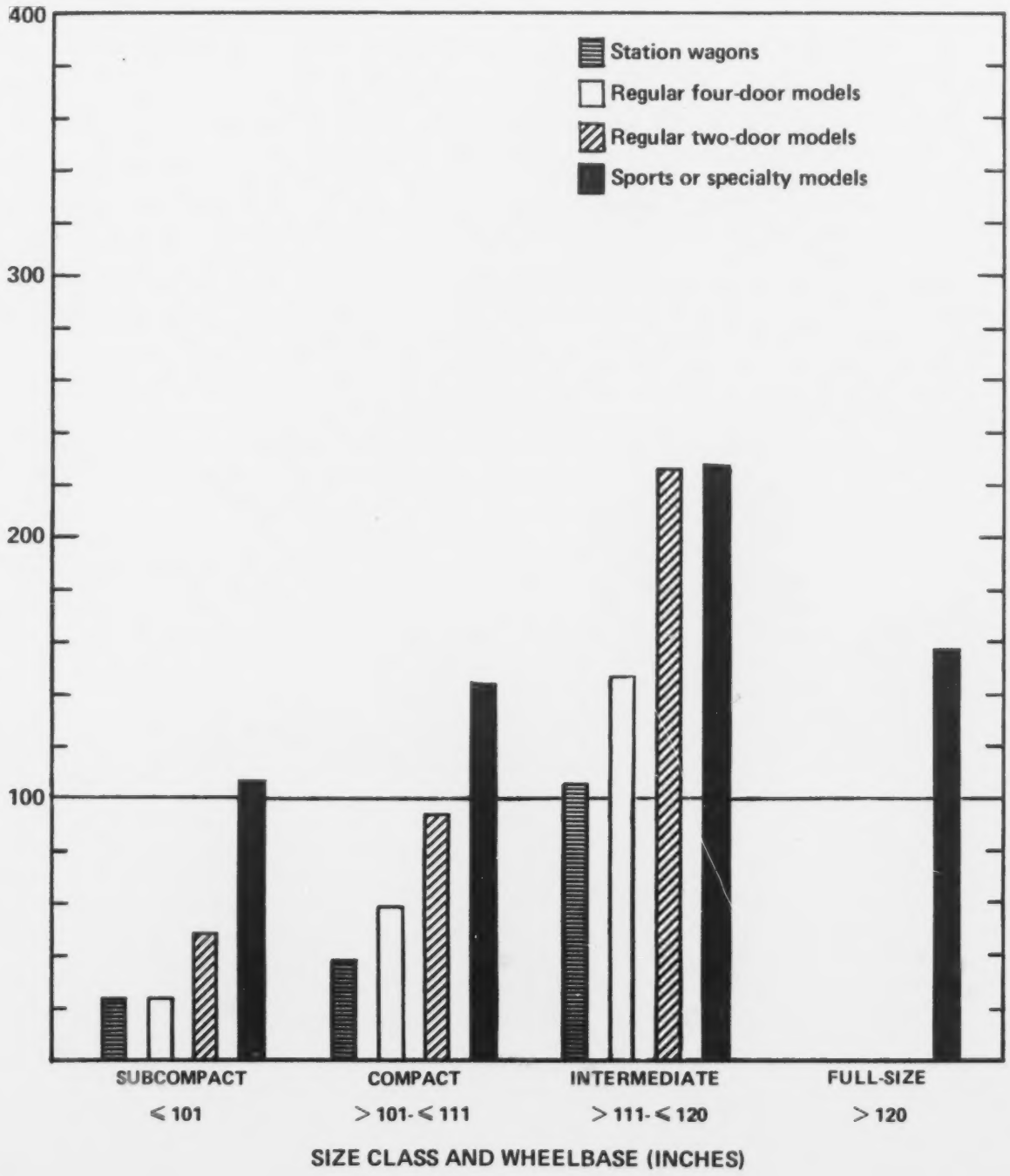


Figure 2
Theft losses — comprehensive coverages
relative average loss payments
1979 models

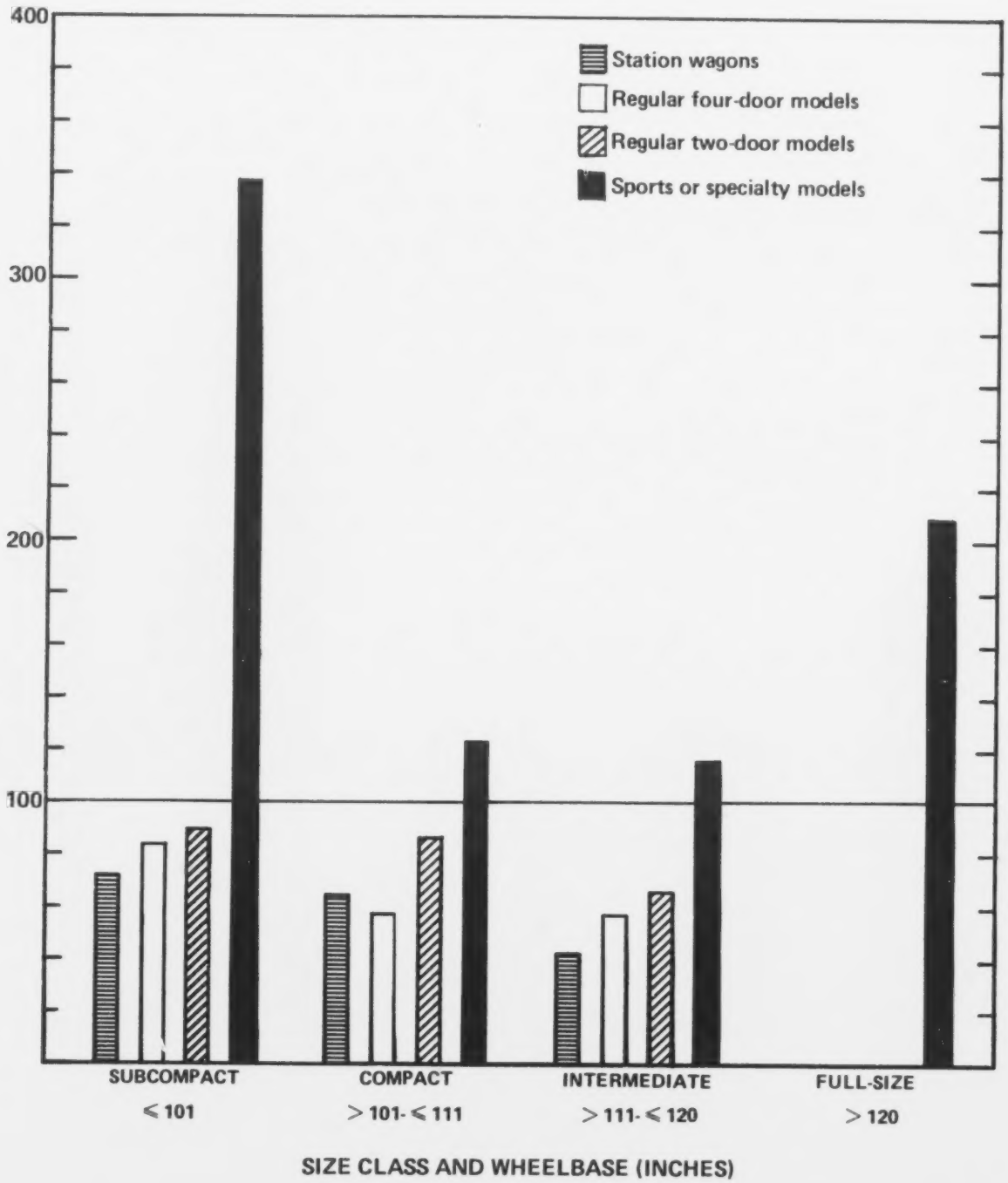
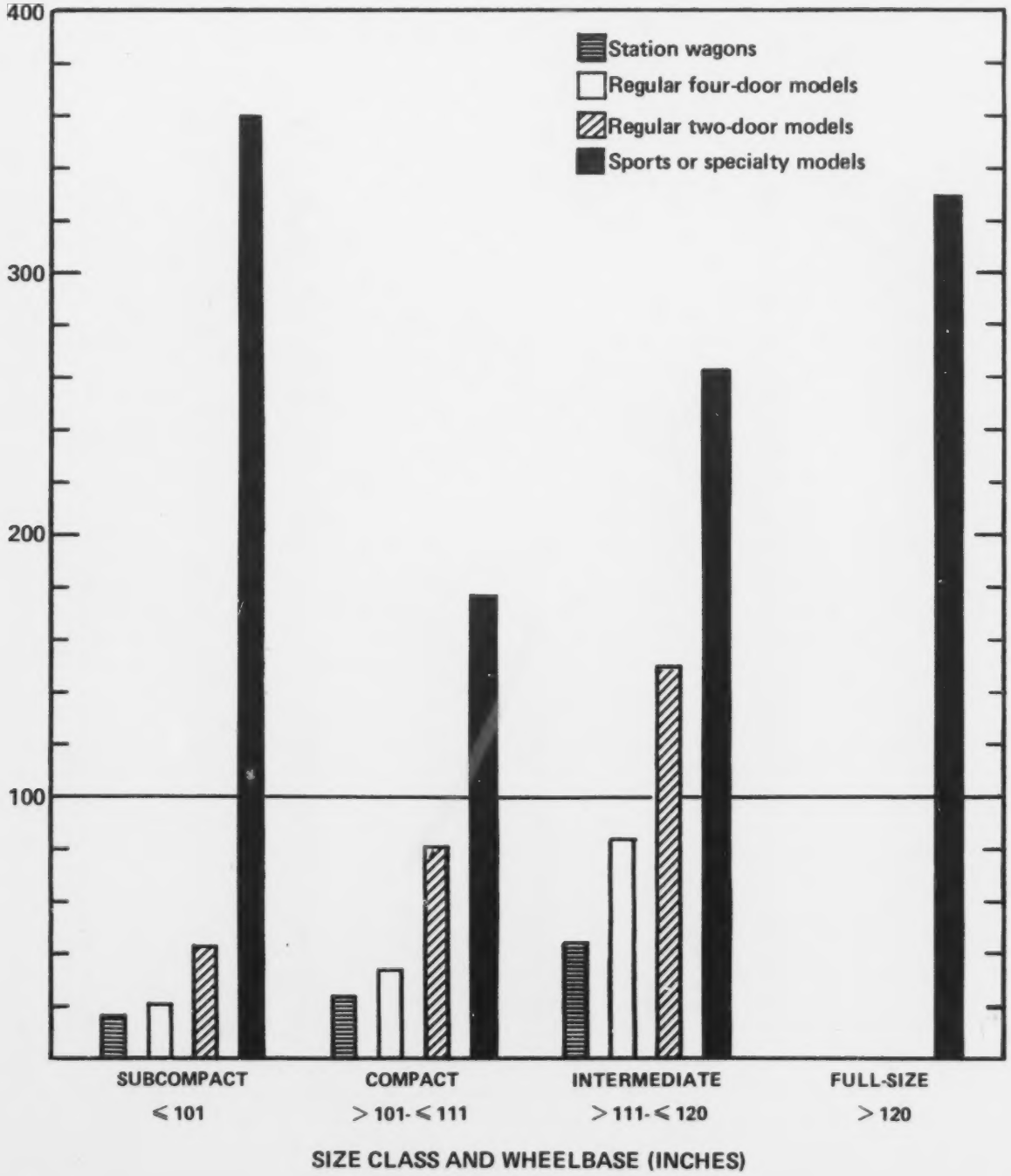


Figure 3
Theft losses — comprehensive coverages relative average loss payments per insured vehicle year 1979 models



In the three vehicle size classes with results for more than one body style subgroup, there was a consistent relationship among the body style subgroups. In each case, station wagons had the lowest average loss payment per insured vehicle year and sports or specialty models had the highest. In between, regular four-door models had consistently lower results than regular two-door models.

Table 1 summarizes the cars with the best and worst theft loss experience, based on their average loss payments per insured vehicle year, among the 110 individual 1979 vehicle series summarized in Table 2.

The average loss payment per insured vehicle year of the ten cars with the best theft loss experience was less than 15 percent of the all-car average.

Nine of the ten cars with the worst theft loss experience were sports or specialty models and all had relative average loss payments per insured vehicle year that were significantly higher than the average for all 1979 cars combined. The car with the worst theft loss experience was the two-door Lincoln Continental which had a result that was over eight times higher than the overall average and over 90 times higher than the result for the car with the lowest results.

Table 2 presents the detailed theft loss results for the 1979 model year cars with more than 5,000 insured years of exposure or at least 100 theft claims. It should be noted that, in general, the greater the exposure or the number of claims associated with each result, the more confidence can be placed in it. The results are presented in relative terms where the value of 100 corresponds to the overall result for all 1979 models in each loss category. In addition to results for individual vehicle series, results are also presented for car size groups and body style subgroups. Within each body style subgroup, individual vehicle series are listed in ascending order (i.e., from best to worst) of their relative average loss payments per insured vehicle year.

Among the 25 regular two-door subcompacts summarized in Table 2, the relative average loss payments per insured vehicle year ranged from a low of 11 for the Datsun 310 to a high of 237 for the Volkswagen Beetle Convertible, indicating substantial differences in the theft loss experience for cars of the same size class. Similarly, among the 14 regular four-door intermediate models summarized, the relative average loss payments per insured vehicle year ranged from a low of 9 for the Plymouth Volare to a high of 232 for the Oldsmobile Ninety-Eight.

The cars with the highest theft claim frequencies were the Buick Riviera, two-door Oldsmobile Ninety-Eight, and Lincoln Versailles. The Datsun 310 and the four-door Plymouth Horizon had the lowest claim frequencies.

The Chevrolet Corvette had the largest average payment per theft claim, over $3,800. The Datsun 280ZX, Lincoln Mark V, Cadillac Fleetwood Brougham, Cadillac Seville, Cadillac Eldorado, and two-door Lincoln Continental also had averages which exceeded $2,000. In contrast, the Oldsmobile Custom Cruiser station wagon, Chevrolet Impala station wagon, and four-door Mercury Zephyr had averages which were less than $250.

TABLE 1

RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR*
BEST AND WORST CARS – 1979 MODELS – THEFT LOSSES

BEST CARS				WORST CARS			
Plymouth Volare	4-Door	I	9	Lincoln Continental 2-Door	Specialty	FS	863
Subaru DL	Station Wagon	SC	11	Chevrolet Corvette	Sports	SC	782
Datsun 310	2-Door	SC	11	Lincoln Mark V	Specialty	FS	619
American Concord	4-Door	C	12	Buick Riviera	Specialty	I	560
Mazda GLC	**	SC	13	Lincoln Versailles	Specialty	C	460
Honda Civic	2-Door	SC	14	Cadillac Eldorado	Specialty	I	422
Mercury Zephyr	4-Door	C	14	Cadillac Fleetwood Brougham	Specialty	FS	337
Oldsmobile Cutlass	Station Wagon	C	15	Pontiac Firebird	Specialty	C	308
Dodge Omni	4-Door	SC	15	Oldsmobile Toronado	Specialty	I	307
Datsun B210	Station Wagon	SC	15	Oldsmobile Ninety-Eight	2-Door	I	303

*Results are standardized to the distribution:

	Youthful Operator	No Youthful Operator
No Deductible	10%	55%
Deductible	5%	30%

**Body style cannot be determined from Vehicle Identification Number.

Subcompact (SC) – cars with wheelbases less than or equal to 101 inches.

Compact (C) – cars with wheelbases greater than 101 inches and less than or equal to 111 inches.

Intermediate (I) – cars with wheelbases greater than 111 inches and less than or equal to 120 inches.

Full-Size (FS) – cars with wheelbases greater than 120 inches.

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS - THEFT RESULTS

PART A: ALL CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	ALL	2128898	100	100	100
			= 22.1	= $ 818	= $ 18.1

(See page 16 for footnotes.)

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS - THEFT RESULTS

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	SUBCOMPACT	790364	46	127	58
REGULAR TWO-DOOR MODELS		562040	48	89	42
DATSUN	310	5582	9	132	11
MAZDA	GLC*	7714	27	48	13
HONDA	CIVIC	29266	20	68	14
DODGE	COLT (4WD)	6653	16	110	18
AMERICAN	SPIRIT	9699	24	87	20
PLYMOUTH	CHAMP	5524	17	122	21
DATSUN	B-210*	27875	22	99	22
CHEVROLET	CHEVETTE	36060	30	73	22
DODGE	OMNI	10895	22	112	24
TOYOTA	COROLLA*	37511	25	102	26
PLYMOUTH	HORIZON	13208	21	131	27
HONDA	ACCORD	26573	33	84	27
PONTIAC	SUNBIRD	23397	50	55	28
FORD	FIESTA	8093	25	124	31
FORD	PINTO	31517	46	72	33
MERCURY	BOBCAT	7695	52	67	35
CHEVROLET	MONZA	36974	46	81	37
OLDSMOBILE	STARFIRE	5243	48	78	37
HONDA	PRELUDE	6812	25	189	48
VOLKSWAGEN	RABBIT*	59004	57	89	50
TOYOTA	CELICA	25538	37	153	56
MERCURY	CAPRI	21599	62	113	70
FORD	MUSTANG	77218	95	80	75
VOLKSWAGEN	SCIROCCO	6639	182	84	154
VOLKSWAGEN	BEETLE CONVERTIBLE	2443	232	102	237

(See page 16 for footnotes.)

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS - THEFT RESULTS

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
REGULAR FOUR-DOOR MODELS		116863	24	83	20
DODGE	OMNI	18955	14	108	15
PLYMOUTH	HORIZON	24466	11	156	17
CHEVROLET	CHEVETTE	47422	30	68	20
HONDA	ACCORD	10905	27	81	22
TOYOTA	CORONA	6412	50	75	38
STATION WAGONS		64980	24	72	17
SUBARU	DL	9889	20	55	11
DATSUN	B210	11565	15	102	15
FORD	PINTO	11439	31	76	23
SPORTS		46481	107	338	360
MAZDA	RX7	13590	48	202	98
MG	MGB	3111	189	93	176
DATSUN	280ZX	8944	53	338	180
CHEVROLET	CORVETTE	11644	167	470	782

(See page 16 for footnotes.)

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS - THEFT RESULTS

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	COMPACT	725451	96	99	95
REGULAR TWO-DOOR MODELS		319234	94	87	81
AMERICAN	CONCORD	8711	32	70	22
DODGE	ASPEN	5597	35	95	34
CHEVROLET	NOVA	12018	40	107	43
MERCURY	ZEPHYR	9698	71	63	45
PLYMOUTH	VOLARE	8590	41	114	46
FORD	FAIRMONT	32137	105	50	52
CHEVROLET	MALIBU	25774	87	68	59
FORD	GRANADA	14897	167	39	65
OLDSMOBILE	CUTLASS	112535	86	115	99
BUICK	CENTURY/REGAL	65956	129	84	108
PONTIAC	LEMANS	5119	84	141	118
REGULAR FOUR-DOOR MODELS		120696	59	58	34
AMERICAN	CONCORD	5378	28	41	12
MERCURY	ZEPHYR	5437	48	30	14
FORD	FAIRMONT	18186	36	70	25
PONTIAC	LEMANS	8429	65	41	27
CHEVROLET	NOVA	9998	37	79	29
MERCURY	MONARCH	6374	81	49	40
CHEVROLET	MALIBU	24313	46	90	41
FORD	GRANADA	16048	133	39	52
STATION WAGONS		80872	38	64	24
OLDSMOBILE	CUTLASS	12342	32	47	15
BUICK	CENTURY	7131	36	65	23
FORD	FAIRMONT	20012	40	61	25
PONTIAC	LEMANS	9260	43	58	25
CHEVROLET	MALIBU	23641	38	82	31

(See page 16 for footnotes.)

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS - THEFT RESULTS

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
SPECIALTY		204649	144	123	177
CHEVROLET	MONTE CARLO	59004	163	73	119
PONTIAC	GRAND PRIX	46635	152	95	145
CHEVROLET	CAMARO	54782	95	177	169
PONTIAC	FIREBIRD	40409	135	228	308
LINCOLN	VERSAILLES	3820	462	100	460

(See page 16 for footnotes.)

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS - THEFT RESULTS

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	INTERMEDIATE *	535552	177	77	136
REGULAR TWO-DOOR MODELS		107173	226	66	149
CHRYSLER	LE BARON	7832	58	106	62
CHEVROLET	IMPALA	4818	116	58	68
BUICK	LESABRE	10494	141	65	92
FORD	LTD II	3459	135	71	96
OLDSMOBILE	DELTA 88	18558	274	46	125
MERCURY	MARQUIS	4921	209	64	134
FORD	LTD	16403	158	91	144
CHEVROLET	CAPRICE	10689	348	56	193
PONTIAC	BONNEVILLE	11288	315	69	217
BUICK	ELECTRA	7147	234	110	257
OLDSMOBILE	NINETY EIGHT	6873	522	58	303
REGULAR FOUR-DOOR MODELS		234979	147	57	83
PLYMOUTH	VOLARE	8953	27	34	9
CHEVROLET	IMPALA	18820	56	48	27
CHRYSLER	LE BARON	7208	41	78	32
DODGE	ASPEN	6437	27	128	34
BUICK	LESABRE	18977	120	49	59
OLDSMOBILE	DELTA 88	33233	184	35	64
CHRYSLER	NEWPORT	6671	79	84	67
FORD	LTD	24756	89	81	72
PONTIAC	BONNEVILLE	18667	202	41	83
CHEVROLET	CAPRICE	29012	172	51	87
MERCURY	MARQUIS	12568	128	82	104
CHRYSLER	NEW YORKER	5989	108	112	121
BUICK	ELECTRA	13543	240	74	178
OLDSMOBILE	NINETY EIGHT	17506	371	63	232

(See page 16 for footnotes.)

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS - THEFT RESULTS

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
STATION WAGONS		65737	105	42	44
DODGE	ASPEN	6639	28	98	28
CHEVROLET	IMPALA	8461	137	30	41
OLDSMOBILE	CUSTOM CRUISER	7041	191	25	48
CHEVROLET	CAPRICE	9858	158	38	60
FORD	LTD	9172	94	74	70
PONTIAC	BONNEVILLE	3227	157	47	75
SPECIALTY		127663	227	116	262
CHRYSLER	CORDOBA	12363	113	96	108
MERCURY	COUGAR XR-7	26002	153	117	178
FORD	THUNDERBIRD	44993	196	120	234
CADILLAC	SEVILLE	8541	89	285	252
OLDSMOBILE	TORONADO	9746	446	69	307
CADILLAC	ELDORADO	11655	157	269	422
BUICK	RIVIERA	10721	698	80	560

(See page 16 for footnotes.)

TABLE 2
LOSS PAYMENT SUMMARY<1> BY MAKE & SERIES
1979 MODELS - THEFT RESULTS

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR
ALL	FULL-SIZE	77532	157	209	328
SPECIALTY		77532	157	209	328
CADILLAC	DE VILLE 4D	17146	111	145	160
LINCOLN	CONTINENTAL 4D	11478	190	122	231
CADILLAC	DE VILLE 2D	26938	134	206	275
CADILLAC	FLEETWOOD BROUGHAM	6415	118	286	337
LINCOLN	MARK V	12451	214	290	619
LINCOLN	CONTINENTAL 2D	3048	333	259	863

FOOTNOTES FOR TABLE 2:

<1> RESULTS ARE STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
=$0	10%	55%
>$0	5%	30%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 5,000 INSURED VEHICLE YEARS OF EXPOSURE AND FEWER THAN 100 CLAIMS ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

Appendix A

Sources and Nature of Data

Sources and Nature of Data

This report is based on both policy and claim related theft coverage data for 1979 model year vehicles in the calendar period September 1978 through February 1980. "Assigned risk," fleet policies, and all data from Massachusetts were excluded. The data used were supplied by eight insurers: Aetna Life and Casualty, Allstate, GEICO, Kemper, Prudential, State Farm, Travelers, and USAA.

Insurance Policy Data

Insurance policy data, as distinct from claim data, describe the characteristics of an insured vehicle, including its make and series and the nature of its theft coverage. Policy data used in this report included the following basic information:

- Vehicle Identification Number (VIN)*
- Deductible Amount*
- Rated Driver Characteristics*
- Date and Nature of Relevant Changes in Coverage

Insurance Claim Data

Insurance claim data report the characteristics of an insured vehicle for which a theft coverage claim is made, the initiation of the claim, and any corresponding payments. Claim data used in this report included the following basic information:

- Vehicle Identification Number (VIN)
- Date of Loss
- Loss Payment Amount

The dollar amounts reported represented payments made to or on behalf of the policyholder for full or partial theft involving the insured vehicle.

*See Appendix C for definitions.

Appendix B

Method of Data Analysis

Method of Data Analysis

Vehicle Description and Identification

The Vehicle Identification Numbers (VINs) of most new vehicles sold in the United States are individually unique numbers that contain, in coded form, detailed information as to each vehicle's make, series, and other distinguishing characteristics.

The very specific vehicle types for which results are presented in this report were derived from the VINs of the individual vehicles.

Only data with valid VINs were used for this report. Each VIN was decoded into a set of specific vehicle characteristics. For the purposes of this report, the vehicle characteristics of primary concern were make, series, and vehicle size class (Appendix D).

Exposure

Exposure, in insured vehicle years, was computed for each individual vehicle from the coverage data. The total number of insured vehicle years for each vehicle series was then obtained by accumulating the exposure for all of the individual vehicles of that vehicle series.

The exposure for each vehicle series was obtained for the four combinations of deductible category and operator age group, a, b, c, d, shown below:

Deductible Category	Youthful Operator*	No Youthful Operator*
Full Coverage	a	b
Deductible	c	d

Claim Frequency

Paid claims for an individual vehicle were first matched with its corresponding coverage data to ensure that the theft had occurred within an appropriate period of comprehensive coverage for that vehicle. In every instance in which multiple claims were made for the same date, they were treated as a single claim in the calculations of claim frequency. Claims that were settled without payment were excluded from the computations. The claims for each vehicle series were summed, together with the corresponding exposure, to compute the claim frequency: the number of claims per 1000 insured vehicle years.

For each vehicle series, claim frequencies were computed for each of the four combinations of deductible category and operator age group, a, b, c, d, shown above.

Average Loss Payment

Paid claims for each vehicle series were used to compute its average loss payment per claim. They were summed and divided by the number of claims to produce the average loss payment per claim. Claims that

*See Appendix C for definitions.

were settled without payment were excluded from the computations. In every instance in which multiple claims and/or multiple payments were made for the same date of loss, they were treated as a single claim and/or a single payment in the calculation of average loss payment.

Average loss payments were also obtained for each combination of deductible category and operator age group.

Average Loss Payment per Insured Vehicle Year

The average loss payment per insured vehicle year for each vehicle series was obtained by multiplying the claim frequency per 1000 insured vehicle years by the average loss payment, and dividing the result by one thousand.

Average loss payments per insured vehicle year were also obtained for each combination of deductible amount and operator age group.

Standardization

It is well known that loss experience can vary substantially in relation to certain non-vehicle factors. The results in Appendices E and F show that two important such factors are the deductible amount of the coverage and the operator age group; both claim frequency and average loss payment vary with these factors. In the case of the operator age group, youthful operators generally generate higher insurance losses than older drivers. Thus, if compared vehicles have different proportions of youthful operators, this difference, if not taken into consideration, would be sufficient to bias the comparison. Results obtained from the two deductible categories, full coverage and deductible, also vary. For example, average loss payments for the deductibles are greater than those for the full coverage. Again, if compared vehicles have different proportions of deductible coverages, this difference, if not taken into consideration, would also be sufficient to bias the comparison.

In order to remove any biases in the comparison of results that could arise because of differences attributable to variations among different vehicles in deductible amount and operator age group, results were first adjusted or standardized so as to equalize the effects of the two non-vehicle factors in the standardized results. In this procedure, applied to both claim frequency and average loss payments, a weighted average of the actual results for each combination of deductible amount and operator age group was computed using the standardization weights shown in the table. Since the same weights were always used, the effects due to the non-vehicle factors were present in equal amounts in the standardized results. Therefore, to the extent that the age distributions within each operator age group and the deductible distributions within each deductible group do not vary substantially for different vehicles, these effects can no longer bias comparisons of results.

The standardization procedure employed is widely used in vital health statistics.* The basic principle of the method is the introduction of a selected population with a *standard* distribution across the combinations of deductible amount and operator age group as represented by the standardization weights in the table.

*For example see Armitage, P. (1971) *Statistical Methods in Medical Research*, Wiley, New York.

STANDARDIZATION WEIGHTS

	Operator Age Group		
Deductible Category	Youthful Operator	No Youthful Operator	Combined
Full Coverage	0.10	0.55	0.65
Deductible	0.05	0.30	0.35
Combined	0.15	0.85	1.00

Mathematical Description of Standardization Procedure

The standardization procedure can be represented mathematically as follows:

	Operator Age Group		
Deductible Category	Youthful Operator	No Youthful Operator	Combined
Full Coverage	X_{11}	X_{12}	$X_{1.}$
Deductible	X_{21}	X_{22}	$X_{2.}$
Combined	$X_{.1}$	$X_{.2}$	$X_{..}$

where,

X_{ij} represents a computed result (either claim frequency or average loss payment, since identical operations are applied to each) for a particular vehicle series.

and,

$i =$ 1 for full coverage and 2 for deductibles,

$j =$ 1 for youthful operator group and 2 for no youthful operator group,

$X_{.j}$ represents the computed results for both deductible categories combined,

$X_{i.}$ represents the computed results for both operator age groups combined,

$X_{..}$ represents the computed results for both deductible categories and both age groups combined.

Now, if weights are defined as follows:

	Operator Age Group		
Deductible Category	Youthful Operator	No Youthful Operator	Combined
Full Coverage	W_{11}	W_{12}	$W_{11} + W_{12}$
Deductible	W_{21}	W_{22}	$W_{21} + W_{22}$
Combined	$W_{11} + W_{21}$	$W_{12} + W_{22}$	1

where

$$W_{11} + W_{21} + W_{12} + W_{22} = 1$$

then the standardized result, either claim frequency or average loss payment, for the particular vehicle series is:

$$W_{11}X_{11} + W_{21}X_{21} + W_{12}X_{12} + W_{22}X_{22}$$

The standardized average loss payment per insured vehicle year is obtained by multiplying the standardized claim frequency by the standardized average loss payment and dividing by 1000.

Similarly, it is possible to standardize within a deductible category or within an operator age group by using the appropriate combined weights. The standardized results for youthful operators, for example, would be:

$$(W_{11} + W_{12})X_{11} + (W_{21} + W_{22})X_{21}$$

and the standardized results for full coverage would be:

$$(W_{11} + W_{21})X_{11} + (W_{12} + W_{22})X_{12}$$

These latter standardizations, using the combined weights, enable valid comparisons to be made between the results for different deductible categories or between the results for different operator age groups without the effects of the other factors biasing the comparisons.

Example

For the 1979 Oldsmobile Cutlass two-door models, the four claim frequencies were:

$X_{11} = 26.5$ $X_{12} = 18.1$ $X_{21} = 20.3$ $X_{22} = 18.2$

and the weights were:

$W_{11} = 0.10$ $W_{12} = 0.55$ $W_{21} = 0.05$ $W_{22} = 0.30$

The standardized claim frequency was:

$$(0.10)(26.5) + (0.55)(18.1) + (0.05)(20.3) + (0.30)(18.2) = 19.1$$

Appendix C

Definitions

Definitions

Average Loss Payment per Claim – The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

Average Loss Payment per Insured Vehicle Year – For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, divided by 1,000; expressed as dollars per insured vehicle year. *It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.*

Claim Frequency – The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one thousand insured vehicle years.

Deductible Amount – That portion of the theft loss borne by the policyholder.

Exposure – The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment – That portion of the theft loss borne by the insurer; in general, the total theft loss minus the deductible amount.

Operator Age Group – The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see ***Youthful Operator***).

Rated Driver – The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured automobile.

Theft Coverages – The coverage under which people insure their own car against loss caused by partial or total theft.

Vehicle Identification Number (VIN) – A code, variously comprising both numbers and letters; normally 8 to 15 characters in length, assigned to each automobile by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series – A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Vehicle Size Class – A grouping of vehicles based on wheelbase. There are four vehicle size classes defined as follows:

> ***Subcompact*** – Vehicles with wheelbases less than or equal to 101 inches.
>
> ***Compact*** – Vehicles with wheelbases greater than 101 inches and less than or equal to 111 inches.
>
> ***Intermediate*** – Vehicles with wheelbases greater than 111 inches and less than or equal to 120 inches.
>
> ***Full-Size*** – Vehicles with wheelbases greater than 120 inches.

Each vehicle size group is further divided into four subgroups -- regular two-door models, regular four-door models, station wagons, and sports or specialty models. In the compact, intermediate, and full-size groups, the specialty models are those that either have *only* two-door models or are luxury cars. The sports subgroup in the subcompacts is sports models which are basically two-seater cars.

Youthful Operator -- For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

Appendix D

Vehicle Series Designations

1979 Models

TABLE D. 1979 VEHICLE SERIES DESIGNATIONS BY MAKE AND SIZE CLASS

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
AMC	Subcompact	Spirit	2 dr.	96	D/L, Limited, GT
		Pacer	2 dr.	100	D/L, Limited
		Pacer	S.W.	100	D/L, Limited
		AMX	2 dr.	96	
	Compact	Concord	2 dr.	108	D/L, Limited
		Concord	4 dr.	108	D/L, Limited
		Concord	S.W.	108	D/L, Limited
Audi	Subcompact	Fox	2 dr.	96	
		Fox	4 dr.	96	
		Fox	S.W.	96	
	Compact	5000	4 dr.	106	
Buick	Subcompact	Skyhawk	2 dr.	97	"S", Roadhawk
	Compact	Century/Regal	2 dr.	103	Limited, Sport Coupe, Custom, Special, Century Turbo Coupe
		Century	4 dr.	108	Special, Limited, Custom
		Century	S.W.	108	Special, Custom
		Skylark	2 dr.	111	"S", Custom
		Skylark	4 dr.	111	Custom
	Intermediate	LeSabre	2 dr.	116	Sport Coupe, Limited
		LeSabre	4 dr.	116	Limited
		Electra	2 dr.	119	Limited, Park Avenue, 225
		Electra	4 dr.	119	Limited, Park Avenue, 225
		Estate Wagon	S.W.	116	Limited
		Riviera	Spec.	114	"S"
Cadillac	Intermediate	Seville	Spec.	114	Elegante
		Eldorado	Spec.	114	Cabriolet, Biarritz
	Full-Size	DeVille 2 dr.	Spec.	122	Phaeton, Cabriolet, d'Elegance
		DeVille 4 dr.	Spec.	122	Phaeton, d'Elegance
		Fleetwood Brougham	Spec.	122	d'Elegance
		Fleetwood Limousine	Spec.	144	Formal

TABLE D (Cont'd)

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Chevrolet	Subcompact	Chevette	2 dr.	94	Scooter
		Chevette	4 dr.	97	
		Monza	2 dr.	97	2+2 Sport Hatchback Coupe, 2+2 Hatchback Coupe
		Monza	S.W.	97	
		Corvette	Sports	98	
	Compact	Nova	2 dr.	111	Custom, Hatchback
		Nova	4 dr.	111	Custom
		Malibu	2 dr.	108	Classic, Classic Landau, Sport Coupe
		Malibu	4 dr.	108	Classic
		Malibu	S.W.	108	Classic
		Camaro	Spec.	108	Rally Sport, Z-28, Berlinetta
		Monte Carlo	Spec.	108	Landau
	Intermediate	Impala	2 dr.	116	Landau, Sport Coupe
		Impala	4 dr.	116	
		Impala	S.W.	116	
		Caprice	2 dr.	116	Classic, Landau, Sport Coupe
		Caprice	4 dr.	116	Classic
		Caprice	S.W.	116	Classic
Chrysler	Intermediate	LeBaron	2 dr.	113	Medallion, Salon
		LeBaron	4 dr.	113	Medallion, Salon
		LeBaron	S.W.	113	Town & Country
		Cordoba	Spec.	115	
		Newport	4 dr.	118	
		New Yorker	4 dr.	118	
Datsun	Subcompact	210	2 dr.	92	Deluxe
		210	4 dr.	92	Deluxe
		210	S.W.	92	
		310	2 dr.	94	
		310	S.W.	94	
		200SX	2 dr.	92	
		510	2 dr.	94	
		510	4 dr.	94	
		510	S.W.	94	
		280ZX	Sports	91	
		280ZX 2+2	Sports	99	
	Compact	810	2 dr.	104	
		810	4 dr.	104	
		810	S.W.	104	

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Dodge	Subcompact	Colt	2 dr.	92	
		Colt(FWD)*	2 dr.	91	
		Colt	4 dr.	92	
		Colt	S.W.	99	
		Challenger	2 dr.	99	
		Omni	2 dr.	97	024, Sport
		Omni	4 dr.	99	
	Compact	Aspen	2 dr.	109	Sunrise, R/T
	Intermediate	Aspen	4 dr.	113	Special Edition
		Aspen	S.W.	113	Special Edition
		Diplomat	2 dr.	113	Medallion, Salon
		Diplomat	4 dr.	113	Medallion, Salon
		Diplomat	S.W.	113	
		Magnum XE	Spec.	115	GT
		St. Regis	4 dr.	118	
Fiat	Subcompact	Spider 2000	Sports	90	
		X 1/9	Sports	87	
		128	2 dr.	96	
		128	4 dr.	96	
		Strada	2 dr.	96	
		Strada	4 dr.	96	
		Brava	2 dr.	98	
		Brava	4 dr.	98	
		Brava	S.W.	98	
Ford	Subcompact	Fiesta	2 dr.	90	
		Pinto	2 dr.	94	Pony, Runabout, ESS
		Pinto	S.W.	95	Squire, Cruising Wagon
		Mustang	2 dr.	100	Ghia, Cobra, Sport
	Compact	Fairmont	2 dr.	106	Futura
		Fairmont	4 dr.	106	
		Fairmont	S.W.	106	Squire
		Granada	2 dr.	110	Ghia, ESS
		Granada	4 dr.	110	Ghia, ESS
	Intermediate	LTD	2 dr.	114	Landau
		LTD	4 dr.	114	Landau
		LTD	S.W.	114	Country Squire
		Thunderbird	Spec.	114	Town Landau, Heritage
		LTD II	2 dr.	114	Brougham
		LTD II	4 dr.	118	Brougham

*FWD – Front Wheel Drive.

TABLE D (Cont'd)

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Honda	Subcompact	Civic	2 dr.	87	CVCC
		Civic	S.W.	90	CVCC
		Accord	2 dr.	94	LX
		Accord	4 dr.	94	
		Prelude	2 dr.	91	
Lincoln	Compact	Versailles	Spec.	110	
	Full-Size	Continental 2 dr.	Spec.	127	Town Coupe
		Continental 4 dr.	Spec.	127	Town Car
		Mark V	Spec.	120*	
Mazda	Subcompact	RX7	Sports	95	GS
		626	2 dr.	99	
		626	4 dr.	99	
		GLC	2 dr.	91	Deluxe, Sport
		GLC	4 dr.	91	
		GLC	S.W.	91	Deluxe
Mercury	Subcompact	Bobcat	2 dr.	94	
		Bobcat	S.W.	95	Villager
		Capri	2 dr.	100	R/S, Turbo R/S
	Compact	Zephyr	2 dr.	106	Z-7, ES, Ghia
		Zephyr	4 dr.	106	ES, Ghia
		Zephyr	S.W.	106	Villager
		Monarch	2 dr.	110	ESS, Ghia
		Monarch	4 dr.	110	ESS, Ghia
	Intermediate	Cougar	2 dr.	114	Brougham
		Cougar	4 dr.	118	Brougham
		Cougar XR-7	Spec.	114	
		Marquis	2 dr.	114	Brougham, Grand Marquis
		Marquis	4 dr.	114	Brougham, Grand Marquis
		Marquis	S.W.	114	Colony Park
MG	Subcompact	MG Midget	Sports	80	
		MGB	Sports	91	
Oldsmobile	Subcompact	Starfire	2 dr.	97	SX, Firenza
	Compact	Cutlass	2 dr.	108	Supreme Brougham, Supreme, Calais, Salon, Salon-Brougham
		Cutlass	4 dr.	108	Salon, Salon-Brougham

*The actual wheelbase of this vehicle is 120.3 inches.

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Oldsmobile (Cont'd.)	Compact	Cutlass	S.W.	108	Cruiser, Cruiser-Brougham
		Omega	2 dr.	111	Brougham, SX
		Omega	4 dr.	111	Brougham
	Intermediate	Delta 88	2 dr.	116	Royale, Holiday
		Delta 88	4 dr.	116	Royale
		Ninety Eight	2 dr.	119	Regency, LS
		Ninety Eight	4 dr.	119	Regency, LS
		Custom Cruiser	S.W.	116	
		Toronado	Spec.	114	
Opel	Subcompact	Coupe	2 dr.	94	Deluxe, Sport
		Sedan	4 dr.	94	Deluxe
Plymouth	Subcompact	Arrow	2 dr.	92	GT, GS, Fire Arrow Jet
		Sapporo	2 dr.	99	
		Horizon	2 dr.	97	Sport, TC3
		Horizon	4 dr.	99	Custom
		Champ	2 dr.	91	Custom
	Compact	Volare	2 dr.	109	Roadrunner, Duster, Custom
	Intermediate	Volare	4 dr.	113	
		Volare	S.W.	113	Sport
Pontiac	Subcompact	Sunbird	2 dr.	97	Formula, Sport Hatch
		Sunbird	S.W.	97	Sport Safari
	Compact	LeMans	2 dr.	108	Grand LeMans
		LeMans	4 dr.	108	Grand LeMans
		LeMans	S.W.	108	Grand LeMans Safari, Safari
		Grand Am	2 dr.	108	
		Grand Am	4 dr.	108	
		Phoenix	2 dr.	111*	LJ
		Phoenix	4 dr.	111*	LJ
		Grand Prix	Spec.	108	SJ, LJ
		Firebird	Spec.	108	Esprit, Formula, Trans Am
	Intermediate	Catalina	2 dr.	116	
		Catalina	4 dr.	116	
		Catalina	S.W.	116	Safari
		Bonneville	2 dr.	116	Brougham
		Bonneville	4 dr.	116	Brougham
		Bonneville	S.W.	116	Safari, Grand Safari

*This vehicle is classified as a compact even though the actual wheelbase is 111.1 inches. The basic vehicle is the same as the Chevrolet Nova, Oldsmobile Omega, and Buick Skylark, all with wheelbases of 111.0 inches.

TABLE D (Cont'd)

Make	Vehicle Size Class	Series Name	Subgroup	Wheelbase	Models Included
Porsche	Subcompact	911 Coupe	Sports	89	Targa, Turbo Carrera
		924 Coupe	Sports	94	
		928 Coupe	Sports	99	
Subaru	Subcompact	DL	2 dr.	97	Sedan
		DL	4 dr.	97	
		DL	S.W.	97	4WD
		GF	2 dr.	97	
		Standard	2 dr.	97	
Toyota	Subcompact	Corolla	2 dr.	93	Custom, Deluxe, SR/5, Liftback Deluxe
		Corolla	4 dr.	93	Custom,Deluxe
		Corolla	S.W.	93	Deluxe
		Corona	4 dr	99	Deluxe, Luxury, Liftback
		Corona	S.W.	99	Deluxe, Luxury
		Celica	2 dr.	98	ST, GT, GT Liftback
	Compact	Celica Supra	2 dr.	104	
		Cressida	4 dr.	104	
		Cressida	S.W.	104	
Volkswagen	Subcompact	Beetle Convertible	2 dr.	94	
		Dasher	2 dr.	97	
		Dasher	4 dr.	97	
		Dasher	S.W.	97	
		Rabbit	2 dr.	94	
		Rabbit	4 dr.	94	
		Scirocco	2 dr.	94	

Appendix E

Detailed Claim Frequency Results

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART A: ALL CARS

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		FULL COVERAGE			DEDUCTIBLE			FULL COVERAGE			DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	ALL	180410	4495	24.9	141352	2673	18.9	1176901	27014	23.0	630235	12601	20.0	22.0	22.1

(See page 50 for footnotes.)

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		FULL COVERAGE			DEDUCTIBLE			FULL COVERAGE			DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	SUBCOMPACT	98312	1504	15.3	69158	702	10.2	408157	4183	10.2	214737	1758	8.2	10.3	10.1
REGULAR TWO-DOOR MODELS		82596	1285	15.6	57093	590	10.3	275461	3009	10.9	146890	1204	8.2	10.8	10.5
DATSUN	310	755	4	5.3	450	2	4.4	2953	5	1.7	1423	1	0.7	2.1	1.9
MAZDA	GLC*	1024	12	11.7	633	8	12.6	4109	26	6.3	1948	4	2.1	6.5	5.9
HONDA	CIVIC	4229	29	6.9	2799	14	5.0	14684	71	4.8	7554	23	3.0	4.7	4.5
DODGE	COLT (4WD)	773	2	2.6	581	1	1.7	3585	13	3.6	1713	7	4.1	3.5	3.6
AMERICAN	SPIRIT	1768	7	4.0	998	1	1.0	4722	31	6.6	2211	8	3.6	4.8	5.2
PLYMOUTH	CHAMP	635	3	4.7	448	1	2.2	3036	13	4.3	1406	4	2.8	3.8	3.8
DATSUN	B-210*	3518	26	7.4	2457	12	4.9	14680	77	5.2	7220	25	3.5	5.0	4.9
CHEVROLET	CHEVETTE	5871	62	10.6	3375	17	5.0	18506	141	7.6	8307	33	4.0	7.0	6.7
DODGE	OMNI	1508	10	6.6	926	3	3.2	5716	33	5.8	2745	7	2.5	4.9	4.8
TOYOTA	COROLLA*	5468	46	8.4	3835	19	5.0	18485	99	5.4	9723	49	5.0	5.7	5.6
PLYMOUTH	HORIZON	1861	17	9.1	1254	6	4.8	6835	30	4.4	3258	11	3.4	4.8	4.6
HONDA	ACCORD	2055	27	13.1	1920	10	5.2	14339	111	7.7	8260	38	4.6	7.0	7.2
PONTIAC	SUNBIRD	5159	83	16.1	3161	34	10.8	10033	131	13.1	5044	30	5.9	11.9	11.1
FORD	FIESTA	869	9	10.4	630	8	12.7	4430	18	4.1	2165	12	5.5	5.8	5.6
FORD	PINTO	5588	88	15.7	3140	23	7.3	15842	173	10.9	6947	49	7.1	10.6	10.1
MERCURY	BOBCAT	1389	28	20.2	861	4	4.6	3734	51	13.7	1710	9	5.3	12.0	11.4
CHEVROLET	MONZA	8475	149	17.6	5224	46	8.8	15579	188	12.1	7695	32	4.2	11.2	10.1
OLDSMOBILE	STARFIRE	1192	18	15.1	712	6	8.4	2208	29	13.1	1131	5	4.4	11.1	10.5
HONDA	PRELUDE	681	5	7.3	606	2	3.3	3308	18	5.4	2218	13	5.9	5.6	5.6
VOLKSWAGEN	RABBIT*	3525	54	15.3	3605	45	12.5	31780	391	12.3	20094	242	12.0	12.4	12.5
TOYOTA	CELICA	3518	35	9.9	2858	21	7.3	11903	108	9.1	7259	42	5.8	8.1	8.1
MERCURY	CAPRI	3698	66	17.8	2789	35	12.5	9584	140	14.6	5528	60	10.9	13.9	13.7
FORD	MUSTANG	13860	395	28.5	9549	184	19.3	35091	789	22.5	18718	296	15.8	21.5	20.9
VOLKSWAGEN	SCIROCCO	633	43	67.9	753	49	65.1	3033	98	32.3	2219	92	41.5	42.5	40.3
VOLKSWAGEN	BEETLE CONVERTIBLE	188	15	79.9	166	5	30.2	1172	57	48.7	918	46	50.1	50.3	51.3

(See page 50 for footnotes.)

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		FULL COVERAGE			DEDUCTIBLE			FULL COVERAGE			DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
REGULAR FOUR-DOOR MODELS		9049	85	9.4	6284	19	3.0	69388	445	6.4	32143	91	2.8	5.5	5.4
DODGE	OMNI	1386	10	7.2	891	1	1.1	11466	37	3.2	5212	12	2.3	3.2	3.2
PLYMOUTH	HORIZON	1806	6	3.3	1271	4	3.1	14848	40	2.7	6541	9	1.4	2.4	2.4
CHEVROLET	CHEVETTE	4470	48	10.7	2772	4	1.4	28226	245	8.7	11955	26	2.2	6.8	6.6
HONDA	ACCORD	450	4	8.9	522	4	7.7	6227	36	5.8	3705	19	5.1	5.8	6.0
TOYOTA	CORONA	244	6	24.6	215	1	4.7	3966	49	12.4	1987	10	5.0	10.3	11.0
STATION WAGONS		3443	26	7.6	2515	14	5.6	40069	221	5.5	18953	74	3.9	5.2	5.2
SUBARU	DL	523	3	5.7	454	4	8.8	5679	23	4.1	3233	13	4.0	4.3	4.5
DATSUN	B210	477	1	2.1	298	2	6.7	7479	29	3.9	3311	7	2.1	3.4	3.3
FORD	PINTO	722	9	12.5	475	1	2.1	7225	56	7.8	3018	12	4.0	6.8	6.8
SPORTS		3224	108	33.5	3267	79	24.2	23239	508	21.9	16751	389	23.2	23.3	23.6
MAZDA	RX7	1187	14	11.8	1090	12	11.0	7038	75	10.7	4275	44	10.3	10.7	10.7
MG	MGB	342	18	52.6	337	23	68.3	1489	55	36.9	943	40	42.4	43.7	41.7
DATSUN	280ZX	592	14	23.6	573	7	12.2	4728	60	12.7	3052	19	6.2	11.2	11.8
CHEVROLET	CORVETTE	467	24	51.4	680	24	35.3	5588	187	33.5	4909	187	38.1	36.2	36.8

(See page 50 for footnotes.)

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR							
		FULL COVERAGE			DEDUCTIBLE			FULL COVERAGE			DEDUCTIBLE			CLAIM FREQUENCY	
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	COMPACT	61648	1984	32.2	51237	1193	23.3	398727	8343	20.9	213839	3808	17.8	21.1	21.2
REGULAR TWO-DOOR MODELS		25126	739	29.4	20361	424	20.8	178431	3719	20.8	95316	1682	17.6	20.6	20.7
AMERICAN	CONCORD	801	11	13.7	567	6	10.6	4998	38	7.6	2345	7	3.0	7.1	7.0
DODGE	ASPEN	667	16	24.0	467	3	6.4	3045	21	6.9	1417	6	4.2	8.2	7.8
CHEVROLET	NOVA	1324	17	12.8	851	13	15.3	6512	57	8.8	3331	21	6.3	9.0	8.8
MERCURY	ZEPHYR	1040	19	18.3	703	6	8.5	5398	88	16.3	2556	39	15.3	15.7	15.8
PLYMOUTH	VOLARE	1168	19	16.3	727	6	8.3	4450	52	11.7	2246	4	1.8	9.4	9.0
FORD	FAIRMONT	3144	136	43.3	2139	49	22.9	18473	442	23.9	8382	131	15.6	23.6	23.3
CHEVROLET	MALIBU	1974	66	33.4	1586	24	15.1	14465	299	20.7	7749	99	12.8	18.9	19.3
FORD	GRANADA	1151	58	50.4	837	42	50.2	8822	337	38.2	4087	113	27.6	36.9	36.8
OLDSMOBILE	CUTLASS	7914	210	26.5	7110	144	20.3	62585	1132	18.1	34925	637	18.2	18.9	19.1
BUICK	CENTURY/REGAL	4072	155	38.1	3969	110	27.7	36295	1068	29.4	21620	524	24.2	28.2	28.6
PONTIAC	LEMANS	426	13	30.5	315	3	9.5	2897	49	16.9	1481	28	18.9	18.2	18.5
REGULAR FOUR-DOOR MODELS		4827	81	16.8	4477	47	10.5	74307	993	13.4	37085	431	11.6	12.9	13.1
AMERICAN	CONCORD	262	4	15.3	197	2	10.2	3506	19	5.4	1413	5	3.5	5.6	6.1
MERCURY	ZEPHYR	239	4	16.7	201	2	9.9	3469	38	11.0	1527	12	7.9	10.3	10.6
FORD	FAIRMONT	880	8	9.1	714	3	4.2	11382	103	9.0	5209	31	6.0	8.0	7.9
PONTIAC	LEMANS	314	8	25.5	322	3	9.3	5156	73	14.2	2636	31	11.8	13.6	14.4
CHEVROLET	NOVA	511	7	13.7	403	5	12.4	6079	39	6.4	3005	26	8.7	7.7	8.1
MERCURY	MONARCH	272	6	22.1	241	6	24.9	4050	72	17.8	1812	29	16.0	17.7	18.0
CHEVROLET	MALIBU	899	15	16.7	946	7	7.4	14553	156	10.7	7915	57	7.2	9.7	10.1
FORD	GRANADA	622	22	35.4	539	11	20.4	10323	309	29.9	4564	127	27.8	29.2	29.3
STATION WAGONS		2278	26	11.4	2137	9	4.2	48959	451	9.2	27498	172	6.3	8.1	8.3
OLDSMOBILE	CUTLASS	299	3	10.0	310	1	3.2	7256	57	7.9	4475	22	4.9	6.7	7.0
BUICK	CENTURY	187	2	10.7	218	1	4.6	4098	42	10.2	2629	10	3.8	7.7	8.0
FORD	FAIRMONT	676	9	13.3	545	1	1.8	12506	121	9.7	6285	44	7.0	8.7	8.9
PONTIAC	LEMANS	239	4	16.7	232	2	8.6	5599	50	8.9	3190	26	8.2	8.9	9.5
CHEVROLET	MALIBU	615	6	9.8	629	4	6.4	14137	132	9.3	8260	51	6.2	8.2	8.3

(See page 50 for footnotes.)

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		FULL COVERAGE			DEDUCTIBLE			FULL COVERAGE			DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
SPECIALTY		29417	1138	38.7	24262	713	29.4	97029	3180	32.8	53941	1523	28.2	32.0	31.8
CHEVROLET	MONTE CARLO	5142	273	53.1	4410	152	34.5	32417	1183	36.5	17035	508	29.8	35.9	36.0
PONTIAC	GRAND PRIX	3409	150	44.0	3223	144	44.7	25431	839	33.0	14573	428	29.4	33.5	33.6
CHEVROLET	CAMARO	12955	417	32.2	10196	226	22.2	20133	420	20.9	11498	202	17.6	23.1	21.1
PONTIAC	FIREBIRD	7839	288	36.7	6326	186	29.4	17021	513	30.1	9223	250	27.1	30.6	29.8
LINCOLN	VERSAILLES	73	10	136.2	107	5	46.8	2028	225	110.9	1611	135	83.8	98.2	102.1

(See page 50 for footnotes.)

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		FULL COVERAGE			DEDUCTIBLE			FULL COVERAGE			DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	INTERMEDIATE	19234	962	50.0	19165	726	37.9	326521	13023	39.9	170632	5904	34.6	38.5	39.2
REGULAR TWO-DOOR MODELS		4257	258	60.6	3916	202	51.6	65999	3318	50.3	33001	1510	45.8	49.3	50.0
CHRYSLER	LE BARON	427	8	18.7	402	6	14.9	4500	61	13.6	2503	23	9.2	12.5	12.9
CHEVROLET	IMPALA	183	5	27.4	172	4	23.2	3102	77	24.8	1361	37	27.2	25.5	25.7
BUICK	LESABRE	343	9	26.2	354	11	31.0	6456	210	32.5	3340	102	30.5	31.6	31.2
FORD	LTD II	457	15	32.8	303	9	29.7	1828	54	29.5	871	26	29.8	30.1	29.9
OLDSMOBILE	DELTA 88	614	50	81.5	613	33	53.8	11695	744	63.6	5636	276	49.0	59.4	60.5
MERCURY	MARQUIS	152	7	46.0	144	10	69.3	3113	135	43.4	1511	72	47.6	45.5	46.2
FORD	LTD	609	29	47.7	524	19	36.3	10423	353	33.9	4848	156	32.2	34.0	34.9
CHEVROLET	CAPRICE	449	57	126.8	401	38	94.8	6680	494	74.0	3159	198	62.7	73.6	76.9
PONTIAC	BONNEVILLE	446	43	96.4	418	28	67.0	7028	491	69.9	3396	205	60.4	67.9	69.6
BUICK	ELECTRA	161	7	43.4	190	13	68.5	4223	207	49.0	2573	146	56.7	52.2	51.7
OLDSMOBILE	NINETY EIGHT	126	24	190.7	183	26	141.7	4090	441	107.8	2474	246	99.4	107.2	115.3
REGULAR FOUR-DOOR MODELS		6493	255	39.3	6796	197	29.0	149519	4890	32.7	72171	2163	30.0	31.9	32.4
PLYMOUTH	VOLARE	316	3	9.5	275	2	7.3	5580	34	6.1	2781	12	4.3	5.7	6.0
CHEVROLET	IMPALA	582	14	24.1	525	6	11.4	12162	119	9.8	5551	75	13.5	11.4	12.4
CHRYSLER	LE BARON	222	1	4.5	230	2	8.7	4497	50	11.1	2259	16	7.1	9.6	9.1
DODGE	ASPEN	262	4	15.2	203	1	4.9	3977	21	5.3	1995	8	4.0	5.3	5.9
BUICK	LESABRE	502	22	43.8	562	11	19.6	12086	312	25.8	5828	137	23.5	25.4	26.6
OLDSMOBILE	DELTA 88	856	42	49.1	1012	42	41.5	20984	863	41.1	10381	383	36.9	40.0	40.7
CHRYSLER	NEWPORT	173	6	34.7	159	2	12.6	4414	86	19.5	1925	17	8.8	16.6	17.5
FORD	LTD	713	12	16.8	620	10	16.1	16698	354	21.2	6725	125	18.6	20.2	19.7
PONTIAC	BONNEVILLE	532	30	56.4	551	19	34.5	12155	549	45.2	5429	226	41.6	44.1	44.7
CHEVROLET	CAPRICE	768	42	54.7	883	18	20.4	18095	716	39.6	9265	302	32.6	37.2	38.0
MERCURY	MARQUIS	330	15	45.4	361	10	27.7	8131	201	24.7	3746	109	29.1	26.7	28.2
CHRYSLER	NEW YORKER	141	5	35.4	154	3	19.5	3644	82	22.5	2050	47	22.9	22.9	23.8
BUICK	ELECTRA	294	17	57.9	394	26	65.9	8343	443	53.1	4512	221	49.0	52.2	53.0
OLDSMOBILE	NINETY EIGHT	402	33	82.1	545	41	75.2	10491	922	87.9	6068	440	72.5	82.0	82.1

(See page 50 for footnotes.)

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		FULL COVERAGE			DEDUCTIBLE			FULL COVERAGE			DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
STATION WAGONS		1846	53	28.7	1990	28	14.1	38957	1033	26.5	22943	391	17.0	22.9	23.2
DODGE	ASPEN	213	1	4.7	167	2	12.0	4138	27	6.5	2120	11	5.2	6.2	6.2
CHEVROLET	IMPALA	251	13	51.8	283	3	10.6	4936	151	30.6	2992	77	25.7	28.8	30.2
OLDSMOBILE	CUSTOM CRUISER	173	6	34.8	220	9	40.9	3977	200	50.3	2671	81	30.3	42.0	42.3
CHEVROLET	CAPRICE	259	9	34.7	291	7	24.0	5765	250	43.4	3543	76	21.5	34.7	35.0
FORD	LTD	262	11	41.9	291	2	6.9	5447	119	21.8	3171	44	13.9	19.2	20.7
PONTIAC	BONNEVILLE	101	2	19.8	110	1	9.1	1903	78	41.0	1113	36	32.4	36.3	34.7
SPECIALTY		6637	396	59.7	6463	299	46.3	72046	3782	52.5	42517	1840	43.3	49.5	50.1
CHRYSLER	CORDOBA	560	28	50.0	481	8	16.6	7625	207	27.1	3697	52	14.1	23.9	25.0
MERCURY	COUGAR XR-7	2113	114	53.9	1969	72	36.6	14245	481	33.8	7675	208	27.1	33.7	33.9
FORD	THUNDERBIRD	2916	175	60.0	2586	119	46.0	26106	1150	44.1	13386	480	35.9	42.8	43.3
CADILLAC	SEVILLE	131	1	7.6	261	5	19.2	4178	95	22.7	3971	72	18.1	20.3	19.6
OLDSMOBILE	TORONADO	191	21	109.7	293	25	85.3	5702	599	105.0	3560	303	85.1	97.3	98.5
CADILLAC	ELDORADO	116	2	17.2	255	7	27.5	6055	236	39.0	5229	177	33.9	36.2	34.7
BUICK	RIVIERA	245	45	183.3	339	57	168.1	6083	970	159.5	4054	537	132.5	150.1	154.2

(See page 50 for footnotes.)

TABLE E
CLAIM FREQUENCY DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR						NO YOUTHFUL OPERATOR						CLAIM FREQUENCY	
		FULL COVERAGE			DEDUCTIBLE			FULL COVERAGE			DEDUCTIBLE				
MAKE	SERIES	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	EXPOSURE	CLAIMS	FREQ	COMB	STD
ALL	FULL-SIZE	1216	45	37.0	1793	52	29.0	43497	1465	33.7	31027	1131	36.5	34.7	34.6
SPECIALTY		1216	45	37.0	1793	52	29.0	43497	1465	33.7	31027	1131	36.5	34.7	34.6
CADILLAC	DE VILLE 4D	300	7	23.3	476	9	18.9	9528	243	25.5	6842	165	24.1	24.7	24.5
LINCOLN	CONTINENTAL 4D	201	7	34.8	264	14	53.0	6753	283	41.9	4259	184	43.2	42.5	42.1
CADILLAC	DE VILLE 2D	388	14	36.1	575	16	27.8	14907	401	26.9	11068	362	32.7	29.4	29.6
CADILLAC	FLEETWOOD BROUGHAM	105	5	47.5	191	1	5.2	3423	80	23.4	2695	74	27.5	24.9	26.1
LINCOLN	MARK V	169	6	35.6	227	9	39.7	7109	334	47.0	4947	261	52.8	49.0	47.2
LINCOLN	CONTINENTAL 2D	51	6	117.6	58	3	52.0	1753	123	70.2	1187	82	69.1	70.2	73.7

FOOTNOTES FOR TABLE E:

<1> ALL "EXPOSURE" COLUMNS IN INSURED VEHICLE YEARS. ALL "CLAIMS" COLUMNS INCLUDE BOTH PAID & UNPAID CLAIMS.
ALL "FREQ" COLUMNS IN CLAIMS PER 1000 INSURED VEHICLE YEARS.
CLAIM FREQUENCY "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
CLAIM FREQUENCY " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
=$0	10%	55%
>$0	5%	30%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR. SERIES WITH LESS THAN 5,000 INSURED VEHICLE YEARS OF EXPOSURE AND FEWER THAN 100 CLAIMS ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

Appendix F

Detailed Average Loss Payment Results

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART A: ALL CARS

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR				AVG. LOSS PAYMENT	
		FULL COVERAGE		DEDUCTIBLE		FULL COVERAGE		DEDUCTIBLE			
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	ALL	4495	$ 626	2673	$ 1299	27014	$ 590	12601	$ 1219	$ 804	$ 818

(See page 60 for footnotes.)

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR				AVG. LOSS PAYMENT	
		FULL COVERAGE		DEDUCTIBLE		FULL COVERAGE		DEDUCTIBLE			
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	SUBCOMPACT	1504	$ 530	702	$ 1261	4183	$ 717	1758	$ 1764	$ 955	$ 1040
REGULAR TWO-DOOR MODELS		1285	$ 455	590	$ 1073	3009	$ 509	1204	$ 1162	$ 682	$ 728
DATSUN	310	4	$ 1558	2	$ 2677	5	$ 1329	1	$ 185	$ 1535	$ 1076
MAZDA	GLC*	12	$ 265	8	$ 813	26	$ 388	4	$ 369	$ 425	$ 391
HONDA	CIVIC	29	$ 324	14	$ 572	71	$ 234	23	$ 1232	$ 455	$ 559
DODGE	COLT (4WD)	2	$ 2754	1	$ 164	13	$ 680	7	$ 818	$ 880	$ 903
AMERICAN	SPIRIT	7	$ 160	1	$ 180	31	$ 452	8	$ 1468	$ 575	$ 714
PLYMOUTH	CHAMP	3	$ 1365	1	$ 559	13	$ 660	4	$ 1578	$ 931	$ 1001
DATSUN	B-210*	26	$ 225	12	$ 1000	77	$ 608	25	$ 1330	$ 699	$ 806
CHEVROLET	CHEVETTE	62	$ 248	17	$ 1052	141	$ 414	33	$ 962	$ 488	$ 594
DODGE	OMNI	10	$ 199	3	$ 354	33	$ 573	7	$ 1879	$ 663	$ 916
TOYOTA	COROLLA*	46	$ 599	19	$ 1363	99	$ 582	49	$ 1285	$ 817	$ 834
PLYMOUTH	HORIZON	17	$ 456	6	$ 1259	30	$ 981	11	$ 1411	$ 941	$ 1071
HONDA	ACCORD	27	$ 636	10	$ 1949	111	$ 261	38	$ 1268	$ 612	$ 685
PONTIAC	SUNBIRD	83	$ 352	34	$ 402	131	$ 224	30	$ 893	$ 356	$ 446
FORD	FIESTA	9	$ 674	8	$ 232	18	$ 751	12	$ 1739	$ 900	$ 1014
FORD	PINTO	88	$ 320	23	$ 895	173	$ 461	49	$ 863	$ 513	$ 589
MERCURY	BOBCAT	28	$ 272	4	$ 1505	51	$ 327	9	$ 895	$ 417	$ 551
CHEVROLET	MONZA	149	$ 193	46	$ 841	188	$ 499	32	$ 1087	$ 472	$ 662
OLDSMOBILE	STARFIRE	18	$ 432	6	$ 2372	29	$ 769	5	$ 175	$ 779	$ 637
HONDA	PRELUDE	5	$ 1656	2	$ 3735	18	$ 733	13	$ 2647	$ 1667	$ 1550
VOLKSWAGEN	RABBIT*	54	$ 240	45	$ 1188	391	$ 480	242	$ 1271	$ 767	$ 729
TOYOTA	CELICA	35	$ 432	21	$ 3020	108	$ 811	42	$ 2045	$ 1224	$ 1254
MERCURY	CAPRI	56	$ 947	35	$ 1094	140	$ 607	60	$ 1470	$ 910	$ 924
FORD	MUSTANG	395	$ 547	184	$ 860	789	$ 502	296	$ 928	$ 628	$ 652
VOLKSWAGEN	SCIROCCO	43	$ 677	49	$ 632	98	$ 685	92	$ 718	$ 685	$ 691
VOLKSWAGEN	BEETLE CONVERTIBLE	15	$ 327	5	$ 313	57	$ 790	46	$ 1176	$ 859	$ 836

(See page 60 for footnotes.)

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART B: SUBCOMPACT CARS (WHEELBASE ≤ 101 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR				AVG. LOSS PAYMENT	
		FULL COVERAGE		DEDUCTIBLE		FULL COVERAGE		DEDUCTIBLE			
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
REGULAR FOUR-DOOR MODELS		85	$ 447	19	$ 1129	445	$ 375	91	$ 1247	$ 531	$ 682
DODGE	OMNI	10	$ 722	1	$ 4524	37	$ 533	12	$ 965	$ 717	$ 881
PLYMOUTH	HORIZON	6	$ 661	4	$ 1663	40	$ 572	9	$ 2699	$ 980	$ 1274
CHEVROLET	CHEVETTE	48	$ 446	4	$ 105	245	$ 279	26	$ 1170	$ 373	$ 554
HONDA	ACCORD	4	$ 456	4	$ 2030	36	$ 382	19	$ 1005	$ 679	$ 659
TOYOTA	CORONA	6	$ 76	1	$ 362	49	$ 248	10	$ 1516	$ 426	$ 617
STATION WAGONS		26	$ 335	14	$ 996	221	$ 465	74	$ 827	$ 557	$ 587
SUBARU	DL	3	$ 1728	4	$ 348	23	$ 341	13	$ 247	$ 410	$ 452
DATSUN	B210	1	$ 202	2	$ 2996	29	$ 1045	7	$ 293	$ 989	$ 833
FORD	PINTO	9	$ 191	1	$ 40	56	$ 451	12	$ 1175	$ 527	$ 622
SPORTS		108	$ 1527	79	$ 2742	508	$ 2354	389	$ 3927	$ 2864	$ 2763
MAZDA	RX7	14	$ 1553	12	$ 1866	75	$ 1340	44	$ 2236	$ 1676	$ 1656
MG	MGB	18	$ 862	23	$ 880	55	$ 617	40	$ 980	$ 801	$ 764
DATSUN	280ZX	14	$ 509	7	$ 4067	60	$ 2821	19	$ 3202	$ 2657	$ 2766
CHEVROLET	CORVETTE	24	$ 3768	24	$ 4959	187	$ 3289	187	$ 4714	$ 4043	$ 3848

(See page 60 for footnotes.)

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR				AVG. LOSS PAYMENT	
		FULL COVERAGE		DEDUCTIBLE		FULL COVERAGE		DEDUCTIBLE			
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	COMPACT	1984	$ 744	1193	$ 1434	8343	$ 588	3808	$ 1132	$ 809	$ 809
REGULAR TWO-DOOR MODELS		739	$ 513	424	$ 1049	3719	$ 529	1682	$ 1058	$ 697	$ 712
AMERICAN	CONCORD	11	$ 695	6	$ 1011	38	$ 629	7	$ 351	$ 646	$ 571
DODGE	ASPEN	16	$ 322	3	$ 3521	21	$ 99	6	$ 1717	$ 611	$ 778
CHEVROLET	NOVA	17	$ 440	13	$ 522	57	$ 684	21	$ 1423	$ 770	$ 873
MERCURY	ZEPHYR	19	$ 227	6	$ 837	88	$ 283	39	$ 981	$ 477	$ 515
PLYMOUTH	VOLARE	19	$ 1400	6	$ 500	52	$ 496	4	$ 1649	$ 765	$ 933
FORD	FAIRMONT	136	$ 248	49	$ 533	442	$ 369	131	$ 516	$ 383	$ 409
CHEVROLET	MALIBU	66	$ 368	24	$ 739	299	$ 477	99	$ 722	$ 525	$ 553
FORD	GRANADA	58	$ 193	42	$ 202	337	$ 344	113	$ 329	$ 314	$ 317
OLDSMOBILE	CUTLASS	210	$ 782	144	$ 1607	1132	$ 709	637	$ 1303	$ 955	$ 939
BUICK	CENTURY/REGAL	155	$ 361	110	$ 824	1068	$ 498	524	$ 1044	$ 676	$ 684
PONTIAC	LEMANS	13	$ 310	3	$ 3936	49	$ 614	28	$ 1952	$ 1081	$ 1151
REGULAR FOUR-DOOR MODELS		81	$ 324	47	$ 618	993	$ 314	431	$ 794	$ 457	$ 474
AMERICAN	CONCORD	4	$ 285	2	$ 196	19	$ 455	5	$ 166	$ 367	$ 338
MERCURY	ZEPHYR	4	$ 78	2	$ 132	38	$ 286	12	$ 250	$ 258	$ 247
FORD	FAIRMONT	8	$ 214	3	$ 180	103	$ 388	31	$ 1092	$ 525	$ 571
PONTIAC	LEMANS	8	$ 347	3	$ 2007	73	$ 242	31	$ 213	$ 287	$ 332
CHEVROLET	NOVA	7	$ 160	5	$ 1125	39	$ 507	26	$ 993	$ 680	$ 649
MERCURY	MONARCH	6	$ 466	6	$ 567	72	$ 321	29	$ 488	$ 385	$ 398
CHEVROLET	MALIBU	15	$ 555	7	$ 1199	156	$ 259	57	$ 1585	$ 628	$ 733
FORD	GRANADA	22	$ 227	11	$ 134	309	$ 288	127	$ 446	$ 324	$ 322
STATION WAGONS		26	$ 321	9	$ 1060	451	$ 428	172	$ 689	$ 501	$ 527
OLDSMOBILE	CUTLASS	3	$ 50	1	$ 126	57	$ 324	22	$ 645	$ 397	$ 383
BUICK	CENTURY	2	$ 56	1	$ 1138	42	$ 351	10	$ 914	$ 457	$ 530
FORD	FAIRMONT	9	$ 169	1	$ 236	121	$ 541	44	$ 586	$ 531	$ 502
PONTIAC	LEMANS	4	$ 202	2	$ 354	50	$ 394	26	$ 722	$ 488	$ 471
CHEVROLET	MALIBU	6	$ 950	4	$ 1833	132	$ 454	51	$ 789	$ 586	$ 673

(See page 60 for footnotes.)

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART C: COMPACT CARS (101 IN. < WHEELBASE ≤ 111 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR				AVG. LOSS PAYMENT	
		FULL COVERAGE		DEDUCTIBLE		FULL COVERAGE		DEDUCTIBLE			
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
SPECIALTY		1138	$ 933	713	$ 1722	3180	$ 765	1523	$ 1360	$ 1036	$ 1008
CHEVROLET	MONTE CARLO	273	$ 526	152	$ 1063	1183	$ 492	508	$ 736	$ 596	$ 597
PONTIAC	GRAND PRIX	150	$ 719	144	$ 927	839	$ 567	428	$ 1165	$ 779	$ 780
CHEVROLET	CAMARO	417	$ 1008	226	$ 2158	420	$ 1131	202	$ 2044	$ 1420	$ 1444
PONTIAC	FIREBIRD	288	$ 1285	186	$ 2377	513	$ 1491	250	$ 2669	$ 1814	$ 1868
LINCOLN	VERSAILLES	10	$ 1994	5	$ 496	225	$ 599	135	$ 876	$ 734	$ 816

(See page 60 for footnotes.)

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR				AVG. LOSS PAYMENT	
		FULL COVERAGE		DEDUCTIBLE		FULL COVERAGE		DEDUCTIBLE			
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	INTERMEDIATE	962	$ 491	726	$ 1022	13023	$ 466	5904	$ 904	$ 612	$ 628
REGULAR TWO-DOOR MODELS		258	$ 493	202	$ 883	3318	$ 403	1510	$ 748	$ 525	$ 540
CHRYSLER	LE BARON	8	$ 210	6	$ 5480	61	$ 347	23	$ 1276	$ 868	$ 869
CHEVROLET	IMPALA	5	$ 134	4	$ 125	77	$ 588	37	$ 450	$ 513	$ 478
BUICK	LESABRE	9	$ 358	11	$ 253	210	$ 436	102	$ 812	$ 543	$ 532
FORD	LTD II	15	$ 577	9	$ 387	54	$ 531	26	$ 713	$ 571	$ 583
OLDSMOBILE	DELTA 88	50	$ 408	33	$ 493	744	$ 287	276	$ 505	$ 353	$ 375
MERCURY	MARQUIS	7	$ 263	10	$ 210	135	$ 423	72	$ 846	$ 544	$ 523
FORD	LTD	29	$ 212	19	$ 1895	353	$ 576	156	$ 1043	$ 732	$ 746
CHEVROLET	CAPRICE	57	$ 474	38	$ 447	494	$ 319	198	$ 699	$ 432	$ 455
PONTIAC	BONNEVILLE	43	$ 743	28	$ 462	491	$ 382	205	$ 852	$ 531	$ 563
BUICK	ELECTRA	7	$ 629	13	$ 2022	207	$ 739	146	$ 1099	$ 922	$ 900
OLDSMOBILE	NINETY EIGHT	24	$ 610	26	$ 1052	441	$ 373	246	$ 524	$ 455	$ 476
REGULAR FOUR-DOOR MODELS		255	$ 397	197	$ 547	4890	$ 348	2163	$ 683	$ 451	$ 463
PLYMOUTH	VOLARE	3	$ 138	2	$ 973	34	$ 163	12	$ 414	$ 252	$ 276
CHEVROLET	IMPALA	14	$ 655	6	$ 183	119	$ 245	75	$ 609	$ 398	$ 392
CHRYSLER	LE BARON	1	$ 81	2	$ 171	50	$ 277	16	$ 1554	$ 567	$ 635
DODGE	ASPEN	4	$ 48	1	$ 4800	21	$ 152	8	$ 2383	$ 801	$ 1043
BUICK	LESABRE	22	$ 152	11	$ 229	312	$ 310	137	$ 673	$ 404	$ 399
OLDSMOBILE	DELTA 88	42	$ 179	42	$ 532	863	$ 254	383	$ 335	$ 284	$ 285
CHRYSLER	NEWPORT	6	$ 1622	2	$ 219	86	$ 168	17	$ 1418	$ 439	$ 691
FORD	LTD	12	$ 312	10	$ 1015	354	$ 503	125	$ 1020	$ 638	$ 665
PONTIAC	BONNEVILLE	30	$ 138	19	$ 186	549	$ 252	226	$ 587	$ 338	$ 338
CHEVROLET	CAPRICE	42	$ 638	18	$ 326	716	$ 307	302	$ 553	$ 389	$ 415
MERCURY	MARQUIS	15	$ 217	10	$ 299	201	$ 638	109	$ 945	$ 709	$ 671
CHRYSLER	NEW YORKER	5	$ 155	3	$ 689	82	$ 482	47	$ 2017	$ 1001	$ 920
BUICK	ELECTRA	17	$ 143	26	$ 441	443	$ 493	221	$ 1006	$ 643	$ 609
OLDSMOBILE	NINETY EIGHT	33	$ 584	41	$ 913	922	$ 397	440	$ 632	$ 488	$ 512

(See page 60 for footnotes.)

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART D: INTERMEDIATE CARS (111 IN. < WHEELBASE ≤ 120 IN.)(CONTD)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR					
		FULL COVERAGE		DEDUCTIBLE		FULL COVERAGE		DEDUCTIBLE		AVG. LOSS PAYMENT	
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
STATION WAGONS		53	$ 184	28	$ 645	1033	$ 228	391	$ 550	$ 318	$ 341
DODGE	ASPEN	1	$ 280	2	$ 2810	27	$ 394	11	$ 1389	$ 776	$ 802
CHEVROLET	IMPALA	13	$ 125	3	$ 72	151	$ 191	77	$ 411	$ 255	$ 244
OLDSMOBILE	CUSTOM CRUISER	6	$ 181	9	$ 140	200	$ 198	81	$ 236	$ 207	$ 205
CHEVROLET	CAPRICE	9	$ 154	7	$ 482	250	$ 192	76	$ 551	$ 277	$ 310
FORD	LTD	11	$ 240	2	$ 2748	119	$ 280	44	$ 978	$ 480	$ 609
PONTIAC	BONNEVILLE	2	$ 125	1	$ 198	78	$ 166	36	$ 915	$ 396	$ 388
SPECIALTY		396	$ 590	299	$ 1464	3782	$ 739	1840	$ 1369	$ 947	$ 949
CHRYSLER	CORDOBA	28	$ 172	8	$ 4092	207	$ 478	52	$ 1000	$ 639	$ 785
MERCURY	COUGAR XR-7	114	$ 631	72	$ 1557	481	$ 660	208	$ 1496	$ 929	$ 953
FORD	THUNDERBIRD	175	$ 610	119	$ 1510	1150	$ 754	480	$ 1426	$ 955	$ 979
CADILLAC	SEVILLE	1	$ 528	5	$ 2389	95	$ 1606	72	$ 4241	$ 2719	$ 2328
OLDSMOBILE	TORONADO	21	$ 245	25	$ 832	599	$ 437	303	$ 858	$ 578	$ 564
CADILLAC	ELDORADO	2	$ 314	7	$ 2600	236	$ 2120	177	$ 2916	$ 2453	$ 2202
BUICK	RIVIERA	45	$ 900	57	$ 998	970	$ 568	537	$ 681	$ 631	$ 657

(See page 60 for footnotes.)

TABLE F
AVERAGE LOSS PAYMENT DETAILS<1> BY MAKE & SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE
1979 MODELS - THEFT RESULTS

PART E: FULL-SIZE CARS (WHEELBASE > 120 IN.)

		YOUTHFUL OPERATOR				NO YOUTHFUL OPERATOR				AVG. LOSS PAYMENT	
		FULL COVERAGE		DEDUCTIBLE		FULL COVERAGE		DEDUCTIBLE			
MAKE	SERIES	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	PAID CLAIMS	AVG. LOSS	COMB	STD
ALL	FULL-SIZE	45	$ 1501	52	$ 2586	1465	$ 1350	1131	$ 2305	$ 1777	$ 1713
SPECIALTY		45	$ 1501	52	$ 2586	1465	$ 1350	1131	$ 2305	$ 1777	$ 1713
CADILLAC	DE VILLE 4D	7	$ 225	9	$ 2959	243	$ 1010	165	$ 1530	$ 1241	$ 1185
LINCOLN	CONTINENTAL 4D	7	$ 452	14	$ 904	283	$ 828	184	$ 1493	$ 1075	$ 994
CADILLAC	DE VILLE 2D	14	$ 1071	16	$ 4031	401	$ 1336	362	$ 2126	$ 1746	$ 1681
CADILLAC	FLEETWOOD BROUGHAM	5	$ 3159	1	$ 911	80	$ 2020	74	$ 2881	$ 2447	$ 2337
LINCOLN	MARK V	6	$ 2734	9	$ 3214	334	$ 1730	261	$ 3296	$ 2432	$ 2374
LINCOLN	CONTINENTAL 2D	6	$ 2600	3	$ 277	123	$ 1812	82	$ 2828	$ 2202	$ 2119

FOOTNOTES FOR TABLE F:

<1> AVG. LOSS PAYMENT "COMB" COLUMN CONTAINS COMBINED UNSTANDARDIZED RESULTS.
AVG. LOSS PAYMENT " STD" COLUMN IS STANDARDIZED TO THE DISTRIBUTION:

DEDUCTIBLE	YOUTHFUL OPERATOR	NO YOUTHFUL OPERATOR
=$0	10%	55%
>$0	5%	30%

SERIES ARE RANKED WITHIN GROUP & SUBGROUP BY ASCENDING AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR.
SERIES WITH LESS THAN 5,000 INSURED VEHICLE YEARS OF EXPOSURE AND FEWER THAN 100 CLAIMS ARE NOT SUMMARIZED.

* VEHICLE SERIES DENOTED BY AN ASTERISK ARE THOSE WHOSE PRECISE BODY STYLES ARE NOT DETERMINABLE FROM THEIR VEHICLE IDENTIFICATION NUMBERS.

List Of Publications

Other research reports published by the Highway Loss Data Institute are:

R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models,* June 1973.

R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models,* September 1973.

R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models,* March 1974.

R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two Years,* December 1974.

R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years,* December 1975.

R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models,* May 1974.

R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year,* December 1974.

R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years,* December 1975.

R75-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1975 Models,* July 1975.

R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year,* December 1975.

R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models,* June 1976.

R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years,* December 1976.

R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models,* June 1977.

R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years,* December 1977.

R78-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models,* June 1978.

R78-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years,* January 1979.

R79-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models*, June 1979.

R79-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1979 Models During Their First Year, 1978 Models During Their First Two Years, 1977 Models During Their First Three Years*, December 1979.

R80-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1980 Models*, June 1980.

V78-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles, 1978 Models During Their First Year, 1977 Models During Their First Two Years*, February 1979.

V79-1 *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles, 1979 Models During Their First Year, 1978 Models During Their First Two Years*, April 1980.

I 75-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974 and 1975 Models*, June 1976.

I 75-2 *Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models*, March 1977.

I 76-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models*, November 1977.

I 76-2 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models*, September 1978.

I 77-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models*, September 1978.

I 78-1 *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results for 1977 and 1978 Models*, September 1979.

A-1 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1972 and 1973 Models*, May 1974.

A-2 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1972 and 1973 Models*, September 1974.

A-3 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models*, July 1975.

A-4 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models*, December 1975.

A-5 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models*, December 1975.

A-6 *Automobile Insurance Losses, Collision Coverages; An Investigation of Relationships Between Losses and Engine Specifications, Using 1973 Models,* June 1976.

A-7 *Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations, 1972, 1973, 1974 and 1975 Models,* June 1976.

A-8 *Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results from Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models,* June 1977.

A-9 *Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models,* November 1977.

A-10 *Automobile Insurance Losses, Injury Coverages; Comparisons of the Injury Insurance Claim Experience of Volkswagen Rabbits with Automatic and Manual Seat Belts,* June 1979.

A-11 *Automobile Insurance Losses, Collision Coverages; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 Through 1978 Models,* June 1979.